

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Specialized Loan Servicing, LLC, as servicing agent for

Deutsche Bank National Trust Company, as Trustee for

HSI Asset Corporation Trust 2006-HE1, Mortgage Pass-

Through Certificates, Series 2006-HE1.

In Re:

Elizabeth H. Shea,

Debtor.



Order Filed on May 22, 2017 by
Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-22060-JKS

Adv. No.:

Hearing Date: 4/27/2017 @ 11:00 a.m.

Judge: John K. Sherwood

ORDER REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: May 22, 2017

A handwritten signature in black ink, appearing to read "J.K. Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Elizabeth H. Shea

Case No: 16-22060-JKS

Caption of Order: ORDER REINSTATING STAY

This matter having been brought before the Court by Debtor Elizabeth H. Shea on shortenend time, Daniel Kohn, Esquire appearing, upon a motion to reimpose the automatic stay as to real property known as 47 Country Village Road, Jersey City, NJ 07305, and this Court having considered the representations of attorneys for Debtor and KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing, LLC, as servicing agent for Deutsche Bank National Trust Company, as Trustee for HIS Asset Corporation Trust 2006-HE1, Mortgage Pass-Through Certificates, Series 2006-HE1, Denise Carlon appearing, and it appearing that notice of said motion was properly served upon all parties concerned, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 30, 2017, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 1, 2016 through March 1, 2017 for a total post-petition default of \$32,692.18 (5 @ \$3,681.26; 4 @ \$3,571.47);

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$32,692.18 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to immediately apply for the New Jersey Bankruptcy Court's Loss Mitigation Program;

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall begin making payments per the Loss Mitigation Program guidelines beginning April 1, 2017, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage; Secured Creditor does not waive its right to difference between the loss mitigation payment and the regular monthly payment in the event loss mitigation is unsuccessful); and

It is further **ORDERED, ADJUDGED and DECREED** Debtor is to obtain a loan modification by July 27, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

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Debtor: Elizabeth H. Shea

Case No: 16-22060-JKS

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It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees for the motion for relief, \$350 for attorneys' fees for the defense of this motion, and \$181.00 for filing fees, totaling \$881.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.